

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND

IN RE: *Chaka B. Young*

)
)
) Case **19-20280**
)
) Chapter 7
)
)
)

Debtor(s)

DEBTOR'S AMENDMENTS (NO CREDITORS ADDED)

Pursuant to Bankruptcy Rule 1009, the debtor submits the following amendments:

1. Revised Schedule B showing post-petition inherited property.

Respectfully submitted,

/s/ Scott D. Arnopol

Scott D. Arnopol #02146
Counsel for Debtor
Suite 170
8181 Professional Place
Landover, MD 20785-2260
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arnopol@msn.com

Fill in this information to identify your case and this filing:

| | | | |
|---|-----------------------|-------------|-----------|
| Debtor 1 | Chaka B. Young | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>DISTRICT OF MARYLAND</u> | | | |
| Case number | <u>19-20280</u> | | |

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**
☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

4109 Silver Park Terrace

Street address, if available, or other description

| | | |
|-----------------|-----------|-------------------|
| Suitland | MD | 20746-0000 |
| City | State | ZIP Code |

| |
|-----------------------|
| Prince Georges |
| County |

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

| | |
|--|--|
| Current value of the entire property? | Current value of the portion you own? |
| \$250,832.00 | \$250,832.00 |

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

Debtor 1 **Chaka B. Young**Case number (if known) **19-20280****If you own or have more than one, list here:**

1.2

3204 W. 13th Street

Street address, if available, or other description

Little Rock AR 72204-0000

City State ZIP Code

Pulaski

County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

post-petition inherited real propertyDo not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$130,170.00

Current value of the portion you own?

\$130,170.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

sole owner☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$381,002.00**Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No☒ Yes3.1 Make: **Honda**Model: **Accord**Year: **2004**Approximate mileage: **140,000**

Other information:

Location: 4109 Silver Park Terrace, Suitland MD 20746-3048**Who has an interest in the property?** Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$500.00

Current value of the portion you own?

\$500.003.2 Make: **Chevrolet**Model: **monte Carlo**Year: **2007**Approximate mileage: **200,000**

Other information:

post-petition inherited personal property**Who has an interest in the property?** Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$100.00

Current value of the portion you own?

\$100.00

Debtor 1 **Chaka B. Young**Case number (if known) **19-20280****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*☒ No☐ Yes**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>****\$600.00****Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**6. Household goods and furnishings***Examples: Major appliances, furniture, linens, china, kitchenware*☐ No☒ Yes. Describe.....**living room set****Location: 4109 Silver Park Terrace, Suitland MD 20746-3048****\$60.00****bedroom sets (2)****Location: 4109 Silver Park Terrace, Suitland MD 20746-3048****\$100.00****washer-dryer****Location: 4109 Silver Park Terrace, Suitland MD 20746-3048****\$150.00****desk****Location: 4109 Silver Park Terrace, Suitland MD 20746-3048****\$35.00****7. Electronics***Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*☐ No☒ Yes. Describe.....**laptop computer****Location: 4109 Silver Park Terrace, Suitland MD 20746-3048****\$100.00****televisions (3)****Location: 4109 Silver Park Terrace, Suitland MD 20746-3048****\$150.00****DVD player****Location: 4109 Silver Park Terrace, Suitland MD 20746-3048****\$35.00****microwave****Location: 4109 Silver Park Terrace, Suitland MD 20746-3048****\$35.00****8. Collectibles of value***Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*☒ No☐ Yes. Describe.....

Debtor 1 **Chaka B. Young**Case number (if known) **19-20280****9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☐ No☒ Yes. Describe.....

| |
|--|
| camera Location: 4109 Silver Park Terrace, Suitland MD 20746-3048 |
|--|

\$75.00**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe.....

| |
|---|
| registered handguns (2) Location: 4109 Silver Park Terrace, Suitland MD 20746-3048 |
|---|

\$300.00**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....

| |
|---|
| man's wardrobe - used Location: 4109 Silver Park Terrace, Suitland MD 20746-3048 |
|---|

\$50.00**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....

| |
|--|
| ring Location: 4109 Silver Park Terrace, Suitland MD 20746-3048 |
|--|

\$100.00**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$1,190.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**
**Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.
16. Cash*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....

Debtor 1 **Chaka B. Young**Case number (if known) **19-20280****17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No☒ Yes.....

Institution name:

17.1. **Checking****Navy Federal Credit Union****\$400.00****18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Debtor 1 **Chaka B. Young**Case number (if known) **19-20280**Do not deduct secured
claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$400.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?☒ No. Go to Part 7.☐ Yes. Go to line 47.

Debtor 1 **Chaka B. Young**Case number (if known) **19-20280****Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00****Part 8:** List the Totals of Each Part of this Form

| | | |
|---|------------------------|--|
| 55. Part 1: Total real estate, line 2 | | \$381,002.00 |
| 56. Part 2: Total vehicles, line 5 | \$600.00 | |
| 57. Part 3: Total personal and household items, line 15 | \$1,190.00 | |
| 58. Part 4: Total financial assets, line 36 | \$400.00 | |
| 59. Part 5: Total business-related property, line 45 | \$0.00 | |
| 60. Part 6: Total farm- and fishing-related property, line 52 | \$0.00 | |
| 61. Part 7: Total other property not listed, line 54 | + \$0.00 | |
| 62. Total personal property. Add lines 56 through 61... | \$2,190.00 | Copy personal property total \$2,190.00 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 | | \$383,192.00 |

**UNSWORN DECLARATION UNDER PENALTY OF PERJURY
OF INDIVIDUAL TO DEBTOR'S AMENDMENTS**

I, *Chaka B. Young*, declare under penalty of perjury that I have read the foregoing Schedules to debtor's petition, consisting of 7 page(s), and that they are true and correct to the best of my knowledge, information and belief.

Executed on 10/25/2019

/s/ Chaka B. Young
Chaka B. Young

CERTIFICATE OF SERVICE

I hereby certify that on the 25th day of October, 2019, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the Debtor's Amendment to Schedules will be served electronically by the Court's CM/ECF system on the following:

Merrill Cohen trustee@cohenbaldinger.com, mcohen@ecf.axosfs.com

I hereby further certify that on the 25th day of October, 2019, a copy of the Debtor's Amendment to Schedules was also mailed first class mail, postage prepaid to:

American Express
PO Box 981537
El Paso, TX 79998

Brown and Brown Chtd
8501 La Salle Road Ste 212
Towson, MD 21286-5980

Capital One
PO Box 30281
Salt Lake City, UT 84130

Client Services Inc
3451 Harry Truman Blvd
Saint Charles, MO 63301-3236

Discover Financial Services
PO Box 15316
Wilmington, DE 19850-5316

Fort Washington Medical Center
11711 Livingston Road
Fort Washington, MD 20744

Glasser & Glasser
580 E. Main Street Ste. 600
Norfolk, VA 23510

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Jessica H. Gibson, Esq.
400 E. Pratt St., 8th Floor
Baltimore, MD 21202

Midland Funding LLC
2365 Northside Dr Ste300
San Diego, CA 92108

Nationwide Credit
PO Box 10354
Des Moines, IA 50306

PEPCO
701 9th Street, NW
Washington, DC 20068-0001

PEPCO
PO Box 13608
Philadelphia, PA 19101

R.A.
2135 Espey Court, Ste 7
Crofton, MD 21114

Radius Global Solutions
PO Box 390846
Minneapolis, MN 55439

SECU
8501 La Salle Road
Towson, MD 21204

SECU
8503 LaSalle Rd
Towson, MD 21286

Specialized Loan Servicing
8742 Lucent Blvd Ste 300
Littleton, CO 80129

Respectfully submitted,

/s/ Scott D. Arnopol

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8181 Professional Place
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arnopol@msn.com